

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK

IN RE: . Chapter 7  
Marcia Campbell, .  
Debtor. . Bankruptcy #17-13518 (CGM)  
.....

U.S. Bankruptcy Court  
One Bowling Green-Room 511  
New York, NY 10004  
May 2, 2018  
11:00 a.m.

TRANSCRIPT OF 341 MEETING

APPEARANCES:

Chapter 7 Trustee: John S. Pereira, Esq.  
641 Lexington Ave.  
New York, NY 10022

For The Debtor: Denise A. Melville-Blackman, Esq.  
Blackman & Melville, PC  
11 Broadway-Ste. 615  
New York, NY 10004

For Ninel Baker: Deborah B. Koplovitz, Esq.  
Anderson Kill, PC  
1251 Ave. of the Americas  
New York, NY 10020

For 3939 White Plains Road  
Funding: Gary O. Ravert, Esq.  
Ravert, PLLC  
116 West 23rd St.-5th Fl.  
New York, NY 10011

1     years you owned the real estate agency?

2             MS. CAMPBELL: I don't know, sir.

3             MR. PEREIRA: But that was your -- that is your  
4     signature, you signed these, correct?

5             MS. CAMPBELL: Yes.

6             MR. PEREIRA: And this is your fourth filing for  
7     bankruptcy, so you're not totally unfamiliar with bankruptcy,  
8     are you?

9             MS. CAMPBELL: It is the third one, it is the third,  
10    because we converted.

11            MR. PEREIRA: It's the third, and the conversion  
12    makes it fourth. You filed three --

13            MS. CAMPBELL: Okay, okay, sir.

14            MR. PEREIRA: -- Chapter 13's and a conversion to a  
15    7.

16            MS. CAMPBELL: Yes, sir, yes, yes.

17            MR. PEREIRA: Why does it not list anywhere on your  
18    schedules filed under oath --

19            MS. CAMPBELL: Even 13? Even 13 (indiscern.)

20            MR. PEREIRA: Excuse me, I haven't finished the  
21    question yet.

22            MS. CAMPBELL: Okay, sir.

23            MR. PEREIRA: Why does it not show anywhere on your  
24    schedules filed under oath that Mr. Torres as the receiver is  
25    holding \$460,000 from the sale of a business that you had an

1 interest in?

2 MS. CAMPBELL: I don't know, I just told it to Mr.  
3 Nigel the other day, because I didn't know that it has to go  
4 to (indiscern.)

5 MR. PEREIRA: But you knew that there was -- you  
6 knew that the judge was holding -- that a receiver was  
7 appointed, right?

8 MS. CAMPBELL: Yes, for that property.

9 MR. PEREIRA: Mr. Torres. For that property, right.

10 MS. CAMPBELL: Yes.

11 MR. PEREIRA: And you know that Mr. Torres is  
12 holding the money from the sale.

13 MS. CAMPBELL: Because I wasn't getting any money  
14 from it, so I didn't need to put it there. It was an  
15 investment. So it's separate. It was an investment with me  
16 and my brother-in-law, DVM Second Chance. It's a family --

17 MR. PEREIRA: It's a business --

18 MS. CAMPBELL: Yes.

19 MR. PEREIRA: -- that you owned 100% of.

20 MS. CAMPBELL: Yes.

21 MR. PEREIRA: Right?

22 MS. CAMPBELL: Yes, yes.

23 MR. PEREIRA: 100% of.

24 MS. CAMPBELL: Yes, but it mash up because they take  
25 the money and the property. It was just about real estate.

1           MR. PEREIRA: You mean besides the \$18,500 that the  
2 judge says you took.

3           MS. CAMPBELL: He didn't tell me that.

4           MR. PEREIRA: The judge didn't tell you that?

5           MS. CAMPBELL: No.

6           MR. PEREIRA: The judge found as a matter of law --

7           MS. CAMPBELL: Yes.

8           MR. PEREIRA: -- that you were in contempt --

9           MS. CAMPBELL: But I did not get a letter.

10          MR. PEREIRA: -- for various reasons and found as a  
11 matter of law --

12          MS. CAMPBELL: I didn't get that.

13          MR. PEREIRA: Excuse me. One person at a time  
14 speaks.

15          MS. CAMPBELL: Okay, sir.

16          MR. PEREIRA: Found as a matter of law that you're  
17 in contempt for various reasons and that you took \$18,500 from  
18 an account that you now admit you had signature authority on -  
19 -

20          MS. CAMPBELL: Yes.

21          MR. PEREIRA: -- and still have signature authority  
22 on, but you don't bother listing on your schedules.

23          MS. CAMPBELL: They seized that account. Those  
24 people seized the account. They shut down all the account, so  
25 I don't have access to it from the time they shut it down.

1 And they didn't even write me to tell me they have judgment  
2 for 18,000. Where is the proof?

3 MR. PEREIRA: Why would they write you?

4 MS. CAMPBELL: They're not supposed to notify me?

5 MR. PEREIRA: Judges?

6 MS. CAMPBELL: If they do that --

7 MR. PEREIRA: You think a judge is supposed to write  
8 you --

9 MS. CAMPBELL: Or my attorney, my attorney.

10 MR. PEREIRA: -- as the Defendant?

11 MS. CAMPBELL: My attorney is supposed to know about  
12 that and (indiscern.)

13 MR. PEREIRA: I have no idea what your attorney did  
14 or didn't do.

15 MS. CAMPBELL: He did not do nothing. I did not  
16 hear anything about this.

17 MR. PEREIRA: All right. Counsel? Who wants to  
18 start?

19 MS. KOPLOVITZ: Gary, do you want to start, or do  
20 you want me to start?

21 MR. PEREIRA: I think we've got enough for a 727.

22 MS. KOPLOVITZ: Okay.

23 MR. PEREIRA: Do you understand that everything you  
24 did was under oath under penalty of perjury?

25 MS. CAMPBELL: Yes.

1           MR. PEREIRA: Okay, as long as you understood that,  
2 and that all your answers are under oath.

3           MS. CAMPBELL: Yes, sir.

4           MR. PEREIRA: Okay. Go on.

5           MS. KOPLOVITZ: Your statement of financial affairs  
6 says that you have no interest or connection to any  
7 businesses, whether sole proprietor or self employed, any LLC  
8 partnership, you're not an officer, director or executive in  
9 any corporation, and you don't own 5% of equity in any  
10 corporation. You said that. Are you sticking by that answer?

11          MS. CAMPBELL: No.

12          MR. PEREIRA: You're not?

13          MS. CAMPBELL: Because this is one with the DVM  
14 (indiscern.)

15          MR. PEREIRA: Why isn't it listed? Why did you say  
16 under oath under penalty of perjury a month ago that you  
17 didn't own any of them?

18          MS. KOPLOVITZ: Actually, I think it was two weeks  
19 ago.

20          MR. PEREIRA: Two weeks ago.

21          MS. KOPLOVITZ: Or less than two weeks ago.

22          MR. PEREIRA: Two weeks ago.

23          MS. CAMPBELL: Because the way this happened that  
24 they took everything and it was just for flipping the  
25 properties then. And if the bank account is seized and

1 everything and the Court (indiscern.) receiver.

2 MR. PEREIRA: Counsel?

3 MS. KOPLOVITZ: Yes.

4 MS. KOPLOVITZ: You also say you're self employed by  
5 Extreme Realty, is that true?

6 MS. CAMPBELL: Yes, yes.

7 MS. KOPLOVITZ: You're self employed by Extreme  
8 Realty?

9 MR. PEREIRA: Excuse me?

10 MS. KOPLOVITZ: She says that she's self-employed by  
11 Extreme Realty.

12 MR. PEREIRA: Oh.

13 MS. KOPLOVITZ: And she makes \$2,000 a month as self  
14 employment income from Extreme Realty.

15 MR. PEREIRA: Oh, okay. I thought you got rid of  
16 Extreme Realty.

17 MS. CAMPBELL: We have Extreme Realty Associates.  
18 Extreme Realty Advance was gone.

19 MR. PEREIRA: Next, counsel, on that question.

20 MS. KOPLOVITZ: What's Extreme Realty Associates?

21 MS. CAMPBELL: That's the company with my son.

22 MS. KOPLOVITZ: And what -- you own a company with  
23 your son?

24 MS. CAMPBELL: No --

25 MS. KOPLOVITZ: Extreme Realty Associates, you own